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Fiske, Haley

The Metropolitan family at home and abroad

[New York]

1914

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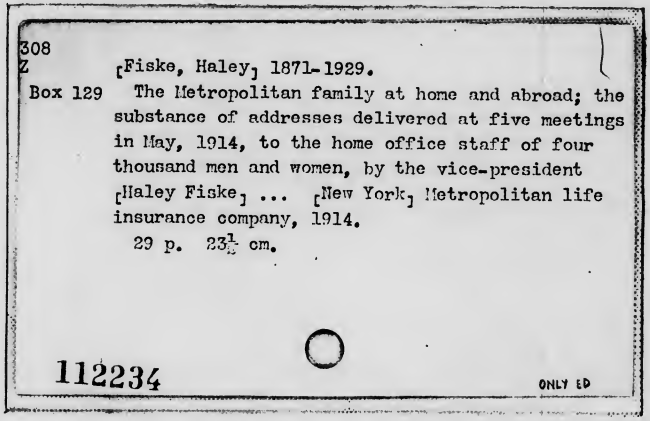
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President's Office

The Metropolitan Family at Home and Abroad

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Box 129

The substance of Addresses delivered at five meetings in May, 1914, to the Home Office Staff of Four thousand men and women

BY

THE VICE-PRESIDENT

Stenographically reported and printed by direction of the President

METROPOLITAN LIFE INSURANCE COMPANY
1914

The Metropolitan Family

ADDRESS TO THE HOME OFFICE STAFF

By HALEY FISKE, *Vice-President*
Metropolitan Life Insurance Company

You and I, my dear friends, are fellow servants of a great Corporation. I say fellow servants. I have been told that the Home Office Clerical Force have regarded the Officers in general, and I think myself in particular, perhaps especially, with a great deal of awe. Well, I am sorry for you if that awe is greater than the awe I feel now in the presence of these ladies whom I am very little accustomed to address. (Laughter.) I want, at the beginning, to accentuate this truth, that you and I are fellow servants of the same Corporation, alike in that we owe fealty, fidelity and our best powers to promote its interests. We have different lines of work. You have yours. This is the fifth of the gatherings that we have had and concludes the series, and each of these bodies has different lines of work. But there *is* one difference between your position and mine. You have your work laid out for you. You know exactly what you have got to do, and all that is required is for you to do it. To a certain extent that is true of the Officers; but that is not the whole story about the Officers. They are not only to administer the affairs of the Corporation, to take good care of its operations, but they have upon them other and great responsibilities, general and particular, which I want you to know about. We have, first, the care of you and your fellow clerks and of the great Agency Force of this Company. You must remember that although this is a large body, you are but one-twentieth part of the servants of this Company; and if we could gather together in one hall all of the 4,000 people who serve the Company in the Home Office, out and beyond us are three times as many men and women serving the Company in the Field.

A Family Talk

It has been my custom for twenty years to go out once in three years and meet this outside family, these brothers and sisters of yours who are stretched from Sydney on the East, which is pretty nearly over to England, to San Francisco on the West, and from some distant point above Edmonton, Canada, which I have never reached—somewhere near the North Pole (laughter)—down to the boot of Florida, covering most of the States, and this vast extent of territory; and those men I have visited because I have desired to impress upon them what the Metropolitan family is, and what this great Corporation is that you and I serve.

It has not seemed necessary heretofore that I should meet face to face in this familiar way those at the Home Office, because it was thought that you here at the center of affairs understood what this great Corporation is, what it stands for, what its purposes and aims are.

I hope you all read the publications of the Company. I hope you all read these books we are publishing all the time, and these *Intelligencers* and these *Daily Bulletins*, which are all designed to mould that family feeling. If you have not, you have missed an opportunity, because I take it that in your spheres you ought to have the same feelings of loyalty and affection that your brothers and sisters in the Field have—and mark my words, they have it. Last year I met perhaps ten thousand of our men face to face, as I am meeting you, and it filled me with a great deal of pride to know that there beat in the hearts of every one of them the same loyal feeling that I have towards this great Corporation—nay, the same love for it.

The great record that we have made is not a machine record. It is the heart and pulse and life blood of the Agents in the Field, stimulated not only by desire to get their pay (and that is the proper feeling), but beyond and above that, a feeling of loyalty, a feeling of ambition that this Corporation should indeed be (as I believe it to be) a very real part and parcel of the American people and the body politic. So to-day I have asked you to come together, as it were, for a family talk. It is bound to be a little one-sided, because I have got a lot to say, and you, I suppose, haven't anything to say; but if anybody has any question to ask at any time, let him or her ask it. This meeting will be a failure if, before we get through, I shall

not have given you information that you ought to have, and instilled in your minds some of that feeling of enthusiasm and love which we have for this great Corporation.

The Responsibilities of the Officers

But out and beyond you and our Field Force there comes a greater responsibility upon the Officers. To begin with, there is the responsibility of suiting forty-eight or fifty Superintendents and Commissioners of Insurance. Their duty is to find fault, to restrict, to look into the duties and their performance by the Company and its Officers. And then beyond them are as many Legislatures; and we know that the way to fame, in these later days especially, is to get yourself into the newspapers as enemies of corporations, and in the past two years especially as enemies of insurance corporations. The way that politicians get reputation is not to praise a corporation, but to criticise it, to attack it, to find fault with it. I am not complaining of this. It is their duty—they do it sometimes harshly; they are very chary, for instance, of praise. They are suspicious, and they would be, themselves, the object of suspicion if they praised the corporations. I say I am not complaining of this, because great corporations ought to be watched, and their management ought to be watched. God knows what would have become of the insurance business if it had not been watched—for instance, if it had not been for the Armstrong Committee. Severe that investigation was—in some respects unjust it was—but, taken as a whole, very just and very fair though very critical. It destroyed some branches of the business. It ruined the reputation and credit of some officers. We, as you know, came through it unscathed. It was helpful to us, not through any favoritism, but because of our conduct of affairs; and therefore we have here a good illustration of what is a primary duty of the Officers. The duty of an Officer is not merely to add to its business, to look after its work, to defend the Company, to answer criticisms. The great duty of the Officers, in which they need your sympathy and support, is to forestall all criticism; not to be on the defensive, but to look ahead,—because out and beyond Legislatures and Commissioners of Insurance there is still a body larger yet—the great force of Public Opinion, that common thought of one hundred millions of people. They are represented by the legislators and by the Commissioners of Insurance, and these legislators and these Commissioners are

in the way of finding out what the people want, and then representing the people—representing their prejudice. The primary duty of an Officer, therefore, is to get ready for them—not to wait until the storm comes and seek cover, but to prevent the storm from coming if possible—at any rate to be ready for it when it comes. It is to so conduct yourself, not that you won't be criticised, but that you will be ready ahead of time to fall in with public opinion, to meet public demands, to satisfy public expectations, to look ahead, not to to-morrow, not to next week, not to even next year, but to go forward many years and judge, if you can, what will be the desires of the people ten years hence, and meet them beforehand, and so avoid criticism and avoid reproach. We must have our eye always on the true welfare of the American people.

Now I say that this is the primary duty of officers, and in that it differs from your duties. And in that we want your help. That explains many things that you do not understand. The Corporation cannot be run for the benefit of a few persons; it cannot be run for the benefit of its agents and clerks. It has got to be run primarily for the benefit and advantage of policy-holders, and even outside the body of policy-holders it has got to meet public opinion and conform to the best sense and conscience of the whole community. In so doing we and you are alike servants, and we are met here together to-day to consider that great Corporation which you and I are glad to serve; and if that seems an odd thing to do, it will not appear so strange if you will think a moment about it. Sometimes the nearer you are to a great object the less you know of it. You can illustrate it by standing at the corner of Twenty-fourth Street and Madison Avenue and then realize that you do not see the Tower. You are too close. You must get away and look back. You must have a perspective view. You must get at a distance before you see its majesty, and its beauty, and its grace; and so with this great Corporation. One must detach himself and get away and look upon it as another object before he realizes the power, the majesty and the glory of this great Company that you and I serve; and so for a few minutes we will look at it as a detached object.

A Great Corporation

I call it a great Corporation. It is great in wealth—we have Four hundred and fifty millions of dollars of assets, and although

that is not as great in volume as two or three other companies, yet that is solely by reason of the differences in age—some of the companies are nearly twice as old as we are. The point is we are gaining more than they are, and the time is coming within your life, though perhaps not in mine, when you will see this in wealth the greatest corporation in the world, and we shall have, not Four hundred and fifty millions, but a Billion dollars of assets. Even now it is greatest in amount of insurance in force; at the end of last year we had this astonishing, stupendous sum,—$2,816,000,000 of insurance—by many hundreds of millions greater than any corporation in the world, and then, year by year, we issue more insurance than any other company in the world. Last year we issued $511,000,000 of business placed and paid for,—about $280,000,000 in the Industrial and $230,000,000 in the Ordinary,—and we have 14 millions of policies—a number far and away more than any other American company. Last year we added to the rolls one million policies. In amount of insurance gained we exceeded any company in the world, and that, you may say, is true of each department separately. We made the greatest increase of weekly debit in the Industrial—$97,000, which means a gain of a million policies, and three and a half millions of dollars in income, and of $83,000,000 in amount, of Industrial insurance. Add $127,000,000 in the Ordinary—and that was a greater gain than any Ordinary company made—and it makes together $211,500,000 gained in insurance. Those figures, perhaps, are familiar to you, yet you have got to let them sink into your minds a little bit to know what they mean. What they mean is that the Company in this country and Canada generally has one policy in force for every eight of the population; that is what Superintendent Emmet means when he says we come in contact with one-eighth of the population. When we come down to individual communities, we find some very remarkable things. Take this great city of New York: comparing population with number of policies, you can say that one in every four persons that you meet, men, women and children, are insured in the Metropolitan. If you go to the smaller cities that do not grow so fast, such as Albany, Cohoes, Memphis, Montreal, on the basis of the same comparison, every other person we meet on the streets, man, woman and child, is insured in the Metropolitan; though because policies are sometimes duplicated on one life, of course that is not quite accurate.

To show the extent of the Company in another way we pay 550 death claims a day, or $200 a minute; we have paid out to the public from the beginning Four hundred millions of dollars. These are staggering figures. It is necessary that you should absorb them, to know what a great Corporation this is—great in power, great in wealth, great in extent, great in operation.

The Family at Home

But now I want to change the figure.

I have said that you and I are alike servants of a great Corporation, but this afternoon I want you to look at yourselves and me from another point of view. You and I are fellow members of a great family. We are brothers and sisters, you and I. We are gathered under one roof. Think of that for a moment and follow on that train of thought, and is it not true that some of the happiest hours of our lives are spent under this roof? Is it not true that here you have formed some of your dearest friendships? Isn't it true that the social life in this little community of 4,000 people under this Home Office roof is family life? You meet each other day by day and form friendships which will last a lifetime; and so you are a family; and sometimes in passing through the halls, when you meet a tall, stalwart, venerable figure and gaze at his manly form, his magnificent head, his benign countenance, you and I are accustomed to say, "There goes our father, the President of the Company." And you and I could not begin this afternoon better, I think, than by sending him a message (for he is thousands of miles away) of greeting, of love, of loyalty, of best wishes for restored health and a happy holiday. Have I your permission to do that? (Great applause.)

Having considered that we have a Father, let us consider that we have a Mother, and that Mother is the Metropolitan. (Applause.) Let you and I now consider ourselves as fellow members of a family with a common Mother, the Metropolitan Life. And then don't let us forget how small a portion of that family we are; let us remember the 12,000 men and women in the Field, brothers and sisters of ours, with this common Mother, devoted as we are in loyalty and affection to it and to its interests; and further, don't let us forget that that, too, is a narrow circle, and that surrounding us and them are ten millions of individual lives insured in the Metropolitan and holding these fourteen million policies—ten millions of people, men

and women and children. Let us consider them this afternoon as members of the Metropolitan family.

The Family Life

Now let us follow out this story of our great commonwealth to see if we have not taken the proper view when we say that this is a family, that the Metropolitan is the Mother and that you and I are, and the agents and the policy-holders are, all brothers and sisters in this family life. And first, let us take ourselves. Here we are in the Home Office, and if we have a Mother, then we look to her for care. Does your Mother take care of you? Are you well housed? We are spending this year thousands of dollars in getting experts to go through this building from top to bottom and point out any defects in its management, any deficiencies in regard to your health, your comfort,—the quality of the air, the ingress and egress, the light, the comfort of your surroundings—thousands of dollars we are spending to find out whether you are well housed, and to improve things if we can. Are you well paid? The men, on the average, get over $20 a week. The women, on an average, get over $10 a week, and that is good pay as times go; and these have the additional advantage of bonuses, so that after three years they get $150, and after six years $300, and after nine years $500, and annually thereafter $200—bonuses in addition to their salaries. That has a very curious effect, I am told. I was talking the other day with one of the officials of the Civic Federation who has the duty of looking into the welfare of employees of corporations, and she gave me this fact (and I have no reason to doubt it, although it may be curious at first blush), that the average service of a female employee, taking all the corporations together, is five years, after which they are supposed to go off and get married (laughter); but when it comes to the Metropolitan (laughter)—they say when it comes to the Metropolitan the average term of service is at least two years longer. Now they do not claim that that is because the women of the Metropolitan are less attractive, but they do say that the girls are waiting, before they get married, to collect their bonuses. (Laughter.) It is kind of a start for married life. (Laughter.) Well, be that as it may, I do not suppose you want any advice from me, but, girls, you are pretty well off at home (laughter) and should hesitate a good while before leaving this Mother for a man.

(Great laughter.) I do not think much of the ordinary man—I am not referring, of course, to the male clerks (great laughter and applause) who are sitting all around you here in the hall—but taking the common run of man, I say they are unworthy of you, and you had better remain single and stay with Mother. (Renewed laughter.) So much for the pay and bonuses. Then you are here under this family roof at a time of day when there is only one meal, and that meal is furnished by Mother. In other words, the Company provides lunches free. That is not a small matter. It cost us $167,000 a year to provide these daily lunches. Next comes the service of the Clinic—the medical service, the free medical service—which is furnished by the physicians of the Company. Fifteen thousand visits by the clerks are paid to that Clinic annually—forty-five hundred of these are surgical cases for injuries, severe or slight; fifty-five employees of the Metropolitan go there every day for treatment. The girls always get the best of everything—seventy per cent. of them are women. (Laughter.) We are now thinking of adding to that division by putting in a Dental Bureau. Now that may bring up visions of unnecessary pain to you, but I do not believe you quite understand that at the basis of so many diseases which are obscure is the faulty condition of the teeth. I had an illustration of that a little while ago in the case of one of our men who was for years a sort of a semi-invalid, and one could not tell what was the matter with him except that he was sick and under par; and we had specialists look into his case, and they thumped him and punched and pinched and measured him, and they could not find anything the matter until one day that wise Dr. MEGARGEE came to me and said, "I say, Mr. FISKE, have you looked after his teeth?" Well, we had not, but then we did. We sent him to a dentist. He got well, and has been strong and sturdy ever since. There is no joke about that. It is well known that unimpaired good teeth is one of the primary requisites for good health. Recently (and this no doubt caused some inconvenience, but it is a clear thing that we tried to do something good for you) we invited you all to be vaccinated. (Laughter.) Well, that was not easy for some of you. I want to call your attention to the fact that the Officers went there to get vaccinated just the same as you. They submitted to the same regimen. I only heard one good excuse for not complying, and that was by a girl who said, "Please, Sir, I am going to be married." (Laughter.) But we had a man who said, "I do not

want to be vaccinated. I am not a soldier; this is not an army. You have no right to command me to do this and that." Now, that would have been the very first fellow to have claimed, if he got the smallpox, that he ought to have his salary paid while he was sick in the hospital, and yet he was not willing, at the request of the Officers, to take this means to avoid smallpox.

Next, we have the Nursing Service for sick clerks, the same as for sick policy-holders. If you are sick you get allowances; $23,000 a year is spent by the Company for allowances to sick clerks, while they are away from the office. Then we have the Staff Savings Fund; 2,461 of you belong and contribute to that Fund. You have contributed some $320,000 of your savings. The Company has added to that, as a gift, $190,000, so you have there on deposit $520,000, and interest is being credited at the rate of 5¼ per cent., which is a larger interest than you could get anywhere else. You have your Recreation Room—this room, which many of you find comfortable, I do not doubt, after lunch and perhaps at other hours. You have your classes in English, in Stenography and in Typewriting. We have added, as you know, a Sewing Room where you may do your sewing after hours, and where, if you do not know how, there is free instructions given. If all this is not the Mother's care in the home, what is? There is the Library; 7,000 volumes, 2,000 of you members, 107 books taken out every day. Then, for males there is the Correspondence School, where free instruction is given in insurance where they have the opportunity of becoming all-round insurance men by the best instructions that can be given.

We have in mind another thing—the formation of a great Health League among our clerks, who may contribute a small amount weekly, the remainder of the necessary premium to be the gift of the Company; you will be insured against sickness, against permanent disability, so that if the sickness is permanent and you are incapacitated permanently the allowance under the policy will last until you are age 65, and this is to be coupled with free life insurance, the premiums to be paid by the Company.*

Finally, there is the Sanatorium for Tuberculosis, a beautiful place on the top of Mount McGregor, twelve hundred feet above the sea. It will cost a million dollars. It is the best Tuberculosis Sanatorium in the world; I say that because we had an architect who went all over the country, and he examined all the other sanatoria and avoided all the mistakes and adopted

*Since the speech was delivered the offer of life and disability insurance has been made to the Home Office force under this plan and the offer has been pretty generally accepted.

all the good features, so that we are very sure we have the best. We have good physicians there, good nurses there, and good food there. We have our own farm. It is home. Have you read the letters from the clerks who are there? Have you seen patients returning from sanatoria? I have. Dr. KNIGHT has more than once brought in to me some young girl whom we had sent away, fearing she would die, come back the picture of health and now at work. That is the purpose of this Sanatorium —and if, perchance, full recovery is impossible, owing to the progress of the disease, then to minify its sad features and make the patients comfortable and happy. Have you read their letters? Do you read the publications of the Company? Do you read the *Daily Bulletin?* Do you read *The Intelligencer?* You ought to. They are letters from Mother, some of them. They are letters from sisters and brothers, some of them; and they are very sweet letters that come to those at the Home Office from those who are domiciled now at the Sanatorium, and they speak with enthusiasm of the delightful surroundings and of the love and care that is bestowed upon them. This, then, is this large family of Metropolitan clerks, cared for by a common Mother.

THE FAMILY ABROAD

And then we go outside and we look at our brothers and sisters in the Field—the agents. Are they cared for? Well, they are paid on the average nearly $25 a week—very good pay. They are instructed; they are guided; they are helped; bonuses are often paid to them; they have also the privilege of the Sanatorium in case any tubercular trouble breaks out with any of them. They have the advantage of the Staff Savings Fund—six thousand eight hundred of them belong. They have put in a million and a quarter of dollars, these boys and girls in the Field; and the Company has added $700,000 as a gift to that fund, so that they have $2,000,000 there, drawing a high rate of interest. The men have their Correspondence School, so that they are no longer drifting about in the business, but have an opportunity to learn how to be all-around successful insurance men; many of them have taken advantage of that and many of them have been graduated. And then they are cared for in sickness. We spent last year $200,000 and more on allowances to sick agents in the Field who had been withdrawn from their occupations—sometimes some of them temporarily, some of them permanently; some of them are receiving permanent aid after having been with us a series of years; they are looked after if they are permanently disabled; they are looked after practically by yearly advances to the end of their lives.*

I tell you, the more you consider this subject the more true it is that you are sisters and brothers in a family, with a common Mother who cares for you.

Let us now consider these ten millions of people that I have told you are brothers and sisters of yours. I think you will better understand that if you will stop to think what insurance is. Your duty is to look over applications, examine the doctors' reports to see whether this one and that one can be insured, and issue policies and keep the accounts. You naturally regard it all as a matter of contract, and your ideas are fixed on the business as one where somebody pays a premium and gets a policy and when death comes the policy is paid. Well now, that is a very superficial view of things. Let us find out, if we can, whether the insured people in the Company are not members of the common family.

WHAT INSURANCE REALLY IS

What is insurance? Insurance is founded upon two things —first, the certainty of death coming to each of us, and, second, by GOD'S mercy, we do not know when any one is to die. In our case, ten millions of working men and women have banded themselves together and every week pay in something to a common fund, out of which those who die untimely may have their families provided for; so that they are a family helping each other. It is a real fraternal system of helping, of cooperation, of uniting to help one another. The beneficiary of the one that dies gets helped. Though he has paid but a week's premium and dies, his family is provided for as though he had been paying for years. You see, therefore, that insurance is really family life, each looking after the other. And it is also, in respect to what you and I do, a great and solemn trust, because we are taking the earnings of men, their savings, and taking care of them, and improving them, and distributing them. We are trying to look after those who are bereft of father or mother or brother or sister, and, therefore, it rests upon you and me—a very solemn responsibility—that we should do our best to be honest, to be faithful, to be diligent.

*Since the speech was delivered an offer of life and disability insurance has been made to the 13,000 members of the field force, by which the Company pays half the cost of disability insurance covering two-thirds of the wages for six months and for decreasing amounts to age 65, provided the employees take life insurance for the amount of a year's earnings.

We are trustees, you and I; we are taking care of the savings of poor people, and these savings come hard; and there is nothing more beautiful in life, after all, than the fact of 10,000,000 people giving you and me their money to take care of. It means on the part of many a father and many a husband that he denies himself something he wants, that he is giving up some expenditure he would like to make, some trifle he would like to buy. He has got to curtail some of his habits and indulgences, and he has got to do it without any thanks. Did you ever know of any wife that thanked her husband for getting his life insured? Don't the ladies generally say, "Well now, papa, you are not going to die. Save your money." He does not save it. If he does not pay it to the insurance company, it is gone. You know he does not save it. But he does not get any thanks for insuring. "Nobody *cares* but father!" (Laughter and applause.) It is rather a solemn thought, really, this idea of these 10,000,000 people all saving their money for somebody else. As I have said before, in other places, it is upon the marble face in the coffin that the tears of gratitude fall. In his lifetime his work of saving for others is not thought of, but when he is dead and the widow and the children need the money and get it, ah, then, too late, too late, they thank the father. I have said these millions of people pay in weekly to a common fund,—what is that? Why, that is these $450,000,000 of assets. It is our $450,000,000 of assets that is the insurance fund—the common property of ten millions of people, brothers and sisters banding together; I cannot accentuate that too much. What is the position of this Company with respect to that fund? I want to point out to you that it is quite unique in the world. In order to prove that the Metropolitan is a Mother, and not a mere contractual Company, I have got to go further than to say that it issues policies and pays them.

The Company's Peculiar Position—Industrial

We are fortunately situated by reason of our Charter. If we were a mutual company, I do not know how far we could go. There are very serious questions as to how far mutual companies could go beyond the mere receipt of premiums and the payment of death claims. If we were a stock company formed for profit, it is very difficult to say how far we could go, because then the stockholders would claim the savings the

policy-holders now get. We know that, because we have seen litigation in the courts resulting in the stockholders getting permission to have turned over to them the savings of another company, as dividends. And so we are peculiar in this, that we are a stock company, and therefore have a certain freedom; but the stockholders are limited to seven per cent., and that is all they can take; and the splendor of this Company is that those seven per cent. dividends are not paid—not a penny of them—out of the insurance business. The seven per cent. is earned, nearly five per cent. by the investment of the capital, and the rest by the investment of a very minute proportion of the surplus; so that the insurance business pays them nothing. And then the policy-holders outvote the stockholders and elect the Directors. Now that is the situation of the Company. Do we make any profits? Well, profits in life insurance is rather a misnomer, but we do make savings. What do we do with them? What are we able to do with them, and then what do we do? We have in the last eighteen years paid out to policy-holders, over and above their contracts, Forty millions of dollars in cash. We are this year paying out over Six millions in cash to policy-holders over and above the obligations of the contracts. We are paying this partly in the remission of premiums and partly in addition to death claims. And what is the result? The people are getting their Industrial insurance cheaper with this Company than any other company. Every policy-holder who was insured prior to 1907 gets his insurance as cheap as he could get it to-day with the New York Life. If he has been with us fifteen years he is getting it for one-half of what he could get it to-day with the New York Life. If he has been with us twenty-five years, he is getting it as cheap as if he had been originally insured by a non-participating company like the Travelers, issued on the old line plans of insurance. If he has been with us thirty years he is getting it for less premiums than he would have to pay if then, thirty years ago, he had taken out his insurance with the New York Life and credited all his dividends meanwhile. And yet the New York Life or the Travelers could not have taken those people, because they know that the mortality of the Industrial class is 50 per cent. higher than that of the class insured under these old line companies. I spoke of the policies prior to 1907, because on that date we raised our tables of benefits, in some cases doubling them, so that we got the benefits so high that the Actuary

said it would take us twelve years to make up the reserve and that we were agreeing to pay all that we could afford to pay. So this Company by its new benefits and under the bonus system to old policy-holders is making its insurance the cheapest. What, therefore, is it doing? It is acting not like a contracting corporation, but it is acting like a Mother towards her children. There is the point—that the first care of this Company is the care of the policy-holders, to see that they get their insurance as cheap as possible, that they get just as much insurance as possible for the money that they pay in.

All this means that this Industrial insurance is furnished by us cheaper than by any other company in the world doing the business on the same lines. It means that we have cheapened the cost of Industrial insurance to an extent never known before.

The Ordinary Department

I have by no means forgotten the Ordinary Department. Not less do we have the glory of the Metropolitan, its fidelity to policy-holders, shown in the early struggles of the Ordinary Department. You know perfectly well, if you have followed the history of the last ten years, that this Company, twenty years or more ago, laid down the standard class of business in the Ordinary Department—that fifteen years before the Armstrong Committee was formed we put our finger on the sore spot of insurance and we took a stand, alone among all insurance companies, to say, "We believe that the time has come when the plain business man desires and needs a plain business contract, which tells its whole story upon its face, leaves nothing to the imagination, borrows nothing from hope, states in plain dollars and cents what the man is to pay and what he is to get and when he is to get it." All through those years we resisted all temptation to pile up assets and so-called surplus by participating premiums. Our victory came in the Armstrong Investigation, which made it a crime to write the policies which had made the other companies wealthy. So was built up the enormous wealth of these participating companies. That tontine business is a crime to-day, and our business is the standard. Then, if you take the Intermediate Branch, or the Special Class Branch, you will find what a faithful Company can do when it does its best, for we find the old Intermediate policies to-day cheaper than the standard Metropolitan policies, by reason of the dividends that we declared or bonuses that we

declared, when we were allowed to declare them. It is a fact that many an unsound risk who was obliged to take a Special Class policy when he took it out, is to-day, by reason of the dividends declared on it, getting insurance cheaper than if he had been healthy and had gone into the Ordinary Department. It means fidelity to them.

You and I love our Mother because she is faithful and true. Our Mother doesn't cheat us. Our Mother doesn't cheat the policy-holders. She is not grasping. She is not making money out of the business.

The Nursing System

But we do not stop here. Let us see what we do for our Industrial policy-holders besides insuring them at the cheapest rates. First, take the nursing system. We paid 1,100,000 visits last year, free of charge, to sick Industrial policy-holders. I wonder if you have stopped to think just what the nursing system is. Well, I have been accustomed to use two or three illustrations to show just how it works and what it means.

The old man doesn't get up in the morning; he is feverish; in pain; tossing his hands about; upsetting the bedclothes; groaning; and the young wage-earner stands and regards him. "What shall I do? I cannot leave the old man; he is sick; but I cannot stay with him because I have got to go and earn bread for him and me." While he is standing there puzzled, he sees the card on the mantel and fills it out and sends it to the district office, and in comes the trained nurse of the Metropolitan; her cool hands pass over the fevered brow; her deft fingers arrange the clothing; she gives the soothing draught; she says the comforting word; she finds out if there is anything serious the matter and whether the insured needs the doctor, and, in any event, she leaves comfort where there was misery, confidence where there was worry.

Baby is crying this morning. "Now, what is the matter with that baby? It has been a good baby all its life; I have never known it to cry this way before"; and the poor young mother stands there with the baby in her arms, worried and afraid. "What can be the matter?" She sees the card and she gives it to the agent. In comes the nurse, and her trained eye sees the coming of some disease that will carry the child off in twenty-four or forty-eight hours unless it receives immediate attention. She gets the doctor and saves the child's life, and

makes a happy mother—perhaps teaches the mother meanwhile in the care of the child.

The wage-earner comes home at night, limping. "Why, dear, what is the matter?" "Oh, well, it was the chance of my trade. I was hurt in the knee to-day; it will be all right to-morrow." But it isn't all right to-morrow. When to-morrow comes he is feverish; the fever rises and he gets delirious, and the wife gets frightened and she thinks of what she ought to have thought of before—that card on the mantel. She fills it out and gives it to the agent. The nurse comes, uncovers the wound and finds it infected, sends for a surgeon in haste, and in comes the doctor. "Too late! I have got to amputate." "Oh, doctor, do not cut off his leg. He is a working man. He has got a family to support. Save him, doctor." The nurse is persistent and the surgeon is skillful; they get him to a hospital and they save him, and he is walking about at his work to-day, supporting his family,—not an imaginary case, but one taken from the records of the Metropolitan.

That is trained nursing, and to how many homes has it brought solace by these million visits! And that nurse is the trainer of the family. She goes in and tells them how to take care of themselves so they won't get sick. She finds out the bad habits, the uncleanliness; the lack of skill in the care of children. She warns; she teaches; she is doing her best to make it a wholesome, healthy family, and that all free of charge. That is the nursing system. I could bring tears to your eyes by showing you the letters we have got down-stairs from these policy-holders, many of them written in pencil, many of them scribbled, ill-spelled—ah, yes, but pouring out the best they know how from grateful hearts the real love they have for a Company which has saved their lives and given them comfort—actually saved many, many of them, as we know by reports from families and nurses. And it is an unlimited service in cases of necessity. I can remember a case in Canada where the premium on the policy was five cents, and there were sixty-three visits by the nurse, and we paid her but fifty cents a visit. We pour out our money where it is necessary for these sick poor that are our children, and your brothers and sisters. That is the nursing system.

Tuberculosis

Then there is this awful disease, tuberculosis. It gives you some idea of the extent of this Company when you are told

that every hour, from the first of January to the thirty-first of December, ten policy-holders—ten of our brothers and sisters—ten of the children of the Metropolitan—are called to their final account. And of these, every thirty-two minutes, from beginning to end, day and night, one policy-holder of the Metropolitan dies from tuberculosis. It is an awful fact, because it is an unnecessary condition. You do not remember, but I am old enough to remember, the time the people said of consumption: "Oh, well, it cannot be helped; his father had it; his mother had it; he has got to have it; it is an act of God." You know there are some people who, if they cannot find anybody else to lay their troubles on, lay it on God (as if God ever brought evil into the world), so that they used to say, "It was God's will." It was not. We know now that tuberculosis is the work of a germ, and the germ, if it can be found, can be killed; but we also know this terrible thing—that everybody who has got it is a source of infection to everybody around. It is the White Plague. It is a scourge, because everybody who gets it is spreading it, although he may be doing so unconsciously. He does not know that if he spits in the street he is depositing thousands of germs which are taken up and breathed by healthy people. He does not know that if he keeps his person without care, that if he is careless with his handkerchiefs, that if he coughs without controlling it, he is putting right into the air, to be breathed by other people, these deadly germs. He does not know it. How, then, can you stop the White Plague? Physicians are helpless. They can only take the case when the man has got it, and try to do the best they can for him. No, it can only be stopped by education. We know now what will prevent tuberculosis and what will cure it. We know that if we can keep these people clean, and keep them careful, they are the safest people in the world to live with. There is not a safer place to-day to live in than the Sanatorium on top of Mount McGregor, and there is no place on earth where one is less likely to take the disease than where living with these tubercular patients, because they are cared for scientifically and properly. We know it can be cured, especially in the early stages. The means are breathing fresh air, rest and proper diet. So the campaign must be one of education. And who can educate like our Mother, who has thousands of her boys starting out every Monday morning and making ten million visits—the only people in the world who have the contract

right to knock at a door on a Monday morning and walk into a house? Who can instruct so well as these? And, therefore, we have sent out millions of pamphlets; some of you have seen them; illustrated, in simple language, they tell what the disease is, how it can be prevented and how cured. They tell the people how they can take care of themselves if they cannot get to a sanatorium; how they can put up a shack in the yard, or in the corner of the porch, or if they live in a tenement, how they can rig up an arrangement in their window so that the body is protected and the family is protected, and yet the patient is breathing fresh air at night; and we know that pure air will kill the germs as nothing else will. Rum won't. Patent medicines won't. There is only one thing to do, and that is to have the sunshine and the pure air that God gives, enter into the lungs and clean out these germs; and so we are distributing millions of pamphlets among the population, telling them how to live and how to prevent taking the disease.

The Child

Then take the children. We know that their mortality is very high, much higher than it ought to be. It is a fearful thing to see children die by thousands when there is not any occasion for it. It is being reduced by pure milk, by greater information as to how to live and how to take care of the children; but what we want is specific instruction. And so our Mother is sending out her sons with thousands and thousands of pamphlets, and one of them is called "The Child." It tells the mother how to take care of herself before the child is born and how to take care of herself and the child after it is born—as to diet, clothing, air, cleanliness. Why, there are health officers in this country and in Canada who, the moment a transcript of a birth is recorded, send out a copy of "The Child" to the mother—the Metropolitan pamphlet. They do not care whether it is an advertisement or not. They are sure the information can help the mother, and they send it.

There is, as you know, in the Field, a Health and Happiness League. This work of the Health and Happiness League is to enlist the children of the community. You cannot make a child good by telling him to be good. You have got to interest him. We are trying to get a million children. You can help in your localities. We are trying to get a million insured children to be members of the Health and Happiness League. We are trying

to teach them in ways that are attractive. We give a child a button; he looks at it and he is fond of it, and everybody wants to know what it means. We give him a cerificate that he hangs on the wall; he is proud of it. We give him a baseball uniform. We give the girls a uniform to play basket-ball. And for what? The members make a pledge to keep their hands clean (awful hard), not to spit in the streets (nasty habit—I have told you what it leads to), not to throw rubbish in the streets (a man doesn't think much of that until he slips on a banana peel), and to do a kindly act to a neighbor—these simple rules of hygiene. But, ladies and gentlemen, what shall we accomplish if we can get that Health and Happiness League spread all over? You can influence that even in your houses, and you can be a Health and Happiness League yourselves. You can, every one of you, in your own sphere, promote the health of the community by good advice and by good example. We want to train up the rising generation in knowledge, in good habits, in missionary work for the public health. I shall not be here to see it, but I do hope that twenty years hence we shall have been great factors in the building up of an educated community on health lines, and that we have lowered the death rate by teaching people how to take care of themselves.

Public Health

Then take these pamphlets on teeth, adenoids and tonsils. Teeth I have talked to you about. Adenoids—you know they are a growth back of the nose, and they are a frequent source of disease. Obscure diseases are caused by them. Deafness is caused by them. Dullness is caused by them. Lack of memory is caused by them. The trouble is an obscure thing, but it can be remedied—they should be removed; and the tonsils should be attended to. Take the pamphlets on occupational diseases, which tell men what they are entitled to in their place of work, to prevent the diseases that come from their occupation, and what they are entitled to demand from their employers.

Take these Clean-up Campaigns which you have read about just recently here in New York. Have you read in the newspapers that various health societies and organizations and insurance companies are engaged in the Clean-up Campaign? The "insurance companies"—well, they do not want to advertise us—it was the Metropolitan. It was our agents who were taking around these leaflets and distributing them broadcast over the city, and they told the people the danger of dirt and they asked

them to clean out the nooks and corners in their houses and bring out the dirt and refuse and put it in the streets, and then the city co-operates and sends around carts to take it away. We have done this all over the country. Down in St. Louis it was the Metropolitan agents, co-operating with the health department, that took upon themselves the distribution of literature telling the occupants of the tenement houses what the law says on the care of tenements, what the landlords had to do, and what the tenant had the right to demand. They told them the law, and told them how to make the landlords give them healthful places to live in.

These are the things this Company is doing for its children to teach them how to live.

Family Help in Disaster

As to specific cases of the Mother's watchfulness, take the Johnstown Flood, the Chelsea Fire, that awful calamity a few years ago in San Francisco. You know something about it, earthquake and fire, as if the deeps of the earth had broken, as if heaven were falling, and hope were gone. People were driven from their homes by the advancing fire; and the fire was not out (our office being burned) before the Fifth Vice-President had a new office, where he gathered his clerks and collected the remnants that he could get of his documents, and kept the policy-holders satisfied; kept their insurance in force; paid their death claims without any policies; looked out for his clerks; sent them home by specially hired conveyances, because the public ways of traffic were stopped. A father to his children, the Fifth Vice-President was—his children, your brothers and sisters, your agents and clerks, your policy-holders.

You remember last year the floods in Ohio and Indiana. Can you ever estimate the awfulness of that disaster? The pitiless rain day after day, the swollen streams and broken dams, the bridges carried away, the floods coming from above and beneath—as if the days of Noah were back—as if God had forgotten his people. Houses floating down-stream; streets filled with refuse; water rising in the houses; filth and dirt everywhere; supplies of food cut off; means of communication stopped. It was as if the whole community were doomed; and yet the rain had hardly ceased when the Fifth Vice-President was down in Columbus with headquarters, and Immel, Superin-

tendent of Agencies, was out in the field, and Superintendents of Agencies Wilkes and Miller volunteered for the work, although they were not the most robust, and went right down in the field to see what they could do. They took cars as far as they could go; they hired wagons as far as they could go; and when they couldn't get anything else they walked, down streets, along muddy roads, searching out—whom? Your brothers and sisters, your agents and clerks. Oh, there was another company there that took that occasion to put in the papers an advertisement to policy-holders—"Keep up your premiums, so that if anything happens you will be protected"—at a time when the people hadn't any spare money. The Metropolitan said, "Whatever else you do, don't pay your premiums; your policies are in force without that; they will be paid without any premiums. Keep your money." These representatives gave them money, gave them food, but over and beyond all these things, can you not, if you picture to yourself this awful scene, see what it meant merely to see a face from home, to see a face from No. 1 Madison Avenue, to feel the grasp of the hand and the pat on the shoulder, the cheerful word, the food, the money, the help, the comfort? It was like the older brother coming to the afflicted child. There was a funny instance—funny things happen in these disasters. There was a young girl clerk down there who had lost her all, and she was in a good deal of distress and trouble, and Mr. Miller said, "My dear child, what do you want most? Let me help you." "Oh, please, Mr. Miller, if I could have a box of candy!" (Laughter.) Well, she got it. Don't you see there is something beyond bodily wants? I do not know what that box of candy represented to her, but surely it had in it sympathy and brotherly kindness—bread and meat are not the all in all in the world. Perhaps it was, "If I ask an unreasonable thing, will I get it? What I want is this man's sympathy. What I want is to know that anything I ask I will get." It was some such thought in the girl's heart, doubtless. She was in distress and trouble and worry, and that was the only comfort that occurred to her at the minute—the comfort of luxury. There are many people that want something beyond their reach, and if you can give it when they are in distress it will reach their hearts; and you and I may laugh about it here, but put yourselves in the places of those poor people. The point is, here was the Mother sending out the older brothers, going down to the afflicted

children and letting them know that Mother cared for them. Now that is the picture of this Company of yours and mine.

Family Gatherings

For twenty years, as I have told you, I have been going about the country meeting face to face the Field Force. Last year I travelled perhaps 20,000 miles and visited nearly fifty centers, and met every Superintendent and every Assistant Superintendent and about eight thousand of the Agents; and you would have been delighted to have been with us at those places, because you would like to have looked at your brothers; and the clerks were there, and the nurses were there, and the rooms were filled with happy and contented faces. They were earning good money; they were supporting their families; they were doing business; and yet that was not the object of my visit. I knew all that. I can tell at my desk down-stairs what business they are doing. But oh, if there is anything in family life, it is that social instinct that comes from companionship. I could not let these men feel that No. 1 Madison Avenue was hundreds and thousands of miles away. I could not let these Agents feel that the Company was some abstract entity hundreds of miles away, that cared only for what it could get out of them. No! No! And I saw there what I should like to have you see—the loyalty, the affection, the esteem, the respect, the devotion of these men, not to the money they were making, but to this great Mother of us all. And they got up and sang their songs, "The Light That Never Fails," and they told us how they stood together, shoulder to shoulder, and they called themselves in song "brothers," and they called themselves "steadfast and loyal," and they loved the Company, and they showed that they loved it. We could feel, as we went about, that we were reaching the very hearts of the Field Agents of the Metropolitan Life, and that we had throughout the length and breadth of this country the care upon us of 12,000 men, loyal to the very fibre of their nature, loving this Company, proud of the feeling that they were a family, caring for each other, standing by each other; and that had a wonderful effect on these guests. Over and over again they remarked upon the intelligence and the good looks and the enthusiasm and the "go" that there were in these Agents, and most of all their loyalty and their love for the Company. It is a matter of love with the Agents of this Company. I am convinced that most of them feel a real

and a great affection and a pride in their work. Do you? With your fingers on your pencils or your typewriters, with your noses to the paper on your desk, each in your own little sphere, do you feel that you are children of the common Mother, that you are helping on the welfare of the great United States of America and the Dominion of Canada? Do you feel that? Or do you feel that in this awful grind of daily drudgery there is nothing beyond? It is an awful bore to do this work over and over again, but it is necessary work as a part of this great machinery. This great Corporation cannot be managed save by faithful clerks at the Home Office as well as by faithful agents in the Field. You have got to have intelligence and loyalty and to know that these little tasks you are doing daily are carrying on the work of the world. These agents I have been speaking of showed that the Company was something beyond bread and butter to them, and their sentiment was the loyal love of a son for his Mother. What I mean, my dear children, is this,—we are under the roof of Mother; we are apt to forget her sometimes because she is so near, and so careful, and so painstaking—just like your own mother. Don't you often forget her care? Isn't it so constant, so daily, so unobtrusive, so loving, so modest, so gentle, that you forget all about her until she is dead—don't you? And so here, under this roof, I want, if I can, that you should feel as I do, that the dearest thing on earth to-day, next to my own family circle, is this Company that you and I serve. I want you to feel that loyal respect for it; I want you to know how it is great and worthy to be admired. And is it admired?

Public Approval

Ah, there was another sight at these Conventions, and that was the guests. The tables were crowded with people invited to meet our men, and if you read those *Intelligencers* you can see one copy that had pages containing the list of people present at these gatherings. Starting in Baltimore with the Cardinal Archbishop, who had never attended a business meeting before; going down to Washington and meeting the Governor and the Mayor; going on through the South, and then the Central West, and then the North and the East, and here in the Middle States; and everywhere Bishops, Clergymen, Ministers, Rabbis, Presidents of Health Societies and Boards of Health, Governors, Mayors, Members of the Legislature, Members of Congress,

Presidents of Chambers of Commerce, Presidents of Banks, Presidents of moneyed institutions, all gathered together,—why? Do you think it was to advertise a business corporation? Ah, no. It was to hear the story of the greatest institution in the world. It was to hear that wondrous story of how a business corporation can become a great welfare institution, that marvelous tale of a Company organized for money which has turned itself by its own act into an institution to spread benefits beyond all its promises, to build up health, to promote social welfare. In the last three weeks we have had from the Commissioner of Insurance of this State a paper which I caused to be sent to everyone of you. Have you received it? (Replies of "yes.")

Official Approval

It is nice to know, when one works as hard as you and I do, with all the disadvantages that come from the work of the Corporation, which, as I have said, is the object of suspicion and criticism and attack,—it is nice to know that you get words like that from a great man—one of the very best Superintendents of Insurance that New York has ever had; he is already out of office and promoted to a position with nearly double the salary—an efficient and able man, a sound patriot, a student of the times, fearful of what may come from widespread dissatisfaction with the way the world is going. It is nice to have these words. But what I want most is that you should recognize these facts and let them get into your hearts and consciences, because if they do they will bring you to my state of mind, where your Mother, the Metropolitan, is the dearest thing on earth to you outside of your domestic circle. There will come into your hearts and minds the loyalty and enthusiasm and love, and the determination that what we do shall be well done—that she shall earn public approval, and that we shall keep our place of priority; that she shall always be first—first in business, first in good works; that we shall be faithful to the people (and you and I will be faithful), and then you and I will approach our work with a new spirit.

So I hope you will read that report. It is worth studying by people who want to know how the English language can be written, but better than the form is the matter. On this hot afternoon I shall not take your time to quote, but I want you to read it—the words of an Insurance Superintendent unwilling to leave his office without saying what he thought of this

Company as a result of an examination, which lasted twelve months, by thirty or forty of his subordinates; and that following an examination only three years ago, where they put in fifteen months. I have read from it at some of the other meetings, but it is getting late. Read it and see how it points out, first, the thing that I was trying to tell you right at the start this afternoon, and that is, that the distinguishing thing about this Company is that it did not wait; that it got there ahead; that it foresaw danger and met it and prevented it. I want you to know how he says that when we began a few years ago there was rising up a flood of opinion in this country designed to sweep away private insurance companies and to turn them over to the public, and that this tide of socialism has been swept back; by whom? By the Metropolitan Life. I want to give you some idea of what he says (not what I say) about this Company and its foresight. I want you to read about what he says about its management, about the management of its finances. I want you to read what he says about this welfare work, and I want it to sink into your hearts. He is worried about the future, and says so; and he looks upon this great institution of yours and mine as a real thing that will work out along proper lines the glorious work that insurance ought to do in spreading over great classes of the community the cost of help in disasters that will certainly come to individuals. I want you to feel that you are a part of it.

Is there any of you who, when he goes, or she goes, to the house of a friend is not so pleased when somebody speaks of the beauty, or the virtue, or the good fellowship of the mother? You would rather have your mother praised than be praised yourself. Your heart wells up with true affection for her who has cared for you all these years, whose watchful eye is ever over you, who puts the roof over your head and feeds you and clothes you until you can do it yourself; who attends to your education, who attends to your companionship, who looks after you physically, mentally and spiritually. And now somebody from the outside whose duty is criticism, comes and gives unstinted praise to your Mother, the Metropolitan.

The Country's Circulating Life-blood

And then there is one great point which I want you to think of, as to what this business of yours and mine really is. It is said of the insurance business that it is a kind of parasite on the

body politic; that it is not a productive business; that it doesn't make wealth. Well, now let us examine this Company from just one other point of view, and that is its relation to public welfare. As I told you, we have $450,000,000 assets, and we are getting over $100,000,000 of new money every year. We are getting a million dollars a week out of each department. We pay a great part of it, as you know, in death claims. We pay a good part of it, as you know, in expenses; and there is a great part of it left. Where is it? Well, it goes to make up that $450,000,000 of assets. Now, when some of you go on your wedding trips you will go to Washington, and one of the sights of Washington is to go to the Treasury Department; and they keep you at a safe distance, behind a grille, and show you the piles of gold and bills and banknotes, and you are supposed to open your eyes and say "How wonderful!" Yet there is that money, dead as JULIUS CÆSAR—doing nothing. Where is *our* money? Where are our $450,000,000? You say, "I would like to see that. I will go down and ask Mr. ECKER to show it to me." He will take you down-stairs, and you will see a vault, but you won't see any money. He hasn't got a penny. These $450,000,000 of assets down here in these safes are nothing in the world but pieces of paper. Some of them are what are called bonds and mortgages. That means that somebody signs a bond that he promises to pay the Company a certain amount of money at a certain date and then he gives a mortgage as security. Some of them are signed by presidents of railway companies, and electric light companies, and water companies, and schoolhouse boards. What does it all mean? Where is all this money? Who has got it? You say, "I will find it. I will ask the treasurer of one of these railways, I want to see this Metropolitan money." "I haven't got a penny of it." Where is it? Well, you have got to go far back—to the coal mines and see the coal taken out (and men paid for taking it), to the clay pits and see the clay dug out (and men paid for digging it), to the iron mines and see the iron removed (and men paid for doing it); and then you have got to follow these things along—the iron to the foundry to be made into rails (and men paid for making them), and the rails laid across the country (and men paid for laying them), and the cars have to be built (and men paid for building them), and the clay made into bricks (and men paid for putting them up)—and so you find at every stage that men are being paid wages. Now, what they are being paid in part are the premiums they paid us. I want

you to think of the insurance business—your business and mine—therefore, just as you think of the blood circulating in your body; round and round it goes, out of the pockets of the working men into our treasury, out of our treasury into the mines and railroad companies and factories and municipalities, and out of these into the pockets of the men again. What does it mean? It means support for them. It means opening up mines and digging out wealth; it means reaching great stretches of territory and gathering wealth in crops. We are to have a great wheat crop this fall. That means gold for the farmers. They buy food and clothing, and nowadays they buy pianos and motors. (Laughter.) It means the erection of manufacturing plants, the building of cities, the extension of civilization, the improvement of conditions of living and working, and so the money circulates and circulates and circulates, and creates and distributes wealth in the communities.

Now that is the insurance business. That is the business we are engaged in, you and I. And then I want you to think of the life insurance business as having Four billions of assets and receiving every year Seven hundred millions of money—unthinkable sums—distributing millions in death claims and wages, investing millions in the building up of the country, the carrying on the work of the world.

CONCLUSION

My dear children, I want you to go out from this meeting full, as I am, from the crowns of your heads to the soles of your feet, with love and affection and enthusiasm for this great Corporation, the like of which the world has never known. I want you to think of it as a great business Corporation—the greatest in the world—and the greatest single instrumentality for efficient service and welfare work to the community at large that the country has ever seen.

Sometimes you think, "What use am I in the world? I am such a little thing. I am only working this machine; I am only looking over applications; I am only casting up accounts; I am only checking up; I am only sorting cards or answering letters or writing policies or filing papers." It does seem such a dreary thing; but don't you see, it is all necessary? You cannot have $2,800,000,000 of insurance without taking care of it. You cannot issue 40,000 policies a week unless the applications are examined. You men in the Cashier's, Real Estate and Audit

Divisions; you Policy, Medical, Filing and Actuarial Division girls, you have got to take care of the little things in the Home Office. I suppose sometimes you get weary and you don't think you are of much account; and this great Company—you look at it in its wealth and its power and its influence, and you say, "How small am I!"

Well, my dear children, it is pretty much the same with all of us. Life for working people, high and low, seems indeed a dreary round of drudgery. Life is indeed a very solemn thing because, looking to eternity, it seems such a worthless thing. But you and I will be heartened in our work by a study of this great institution. You will see that its machinery could not be carried on except by each of its little parts at the Home Office, each in its place doing the work that has got to be done and done well; and we will enter upon it with zest, and you will say then, "I am doing my best; I am doing all I am asked to do; I am part of the great machinery which is working the greatest institution in the world; in my place I am doing all I can to further the interests of the greatest and the most unique Corporation the world has ever seen. I, in my little place, am doing all I can to benefit, in the opportunities given me, the great community beyond me; I am the big Brother, I am the little Sister, to Ten Millions of people; I am doing my best." This dejection we all sometimes feel, may not be upon us now in the springtime, when the trees are out and the refreshing showers come, the flowers are blooming and you are looking forward to holidays, and you have your Saturday afternoons; everything is bright and you are looking forward, as people do in the spring. But along comes the winter, and you get worried and weary, and it is an awfully dreary drudgery, and you get tired. Sometimes you say, "Why, I am up against a blank wall; I cannot see what use I am; I am a little cog on the wheel"; but just remember if those cogs break off the wheels stop; just remember that in your place you are just as necessary as I am in mine; that you are doing your own work just as faithfully and well as a man in the Field; that you are building up and taking care of this great Company, and then, when the winter days come and downheartedness comes with them, and you leave here at night in the dark, and the skies are leaden, and the trees are bare, and you see the twigs against the sky, so dark and so lifeless, and snow is on the ground, and the street is filled with weary men and women going home from their work with bowed

heads, feeling just as you do—"What is there in life?"—then I want you to think of what I have been telling you about this Company and of the good you are doing, and of the faithful work you are doing, and as you say "Good night" to home and Mother, look up at the top of the Tower and see that burning beacon and say, "I, I too, in my own way, to the best of my own ability, I am The Light That Never Fails." (Long-continued applause.)

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